

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	]		
	]		
Guest, John	]		
	]		
Serial No.: 10/539,461	]	Examiner:	Ade, Oger Garcia
	]		
Filed: January 28, 2008	]	Art Unit:	3687
	]		
For: Payment System	]		

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a response to the non-final Office Action mailed September 16, 2010 in the above application.

A complete listing of the claims begins on page 2 of this paper.

Remarks begin on page 12 of this paper.